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Iowa Farm Science Editorial Board

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The Family Looks at '48

CHANCES are your pocketbook won't be quite as full of ready cash for family living in 1948 as in 1947. Total farm income remains high. But family incomes are even less uniform than usual. Lots of families—where crops were hit hard—will have much less income.

With farm costs rising, the profits from farm sales will be slimmer. And even for those with a good income this year, prices are higher for most of the home items farmers buy. Some durable goods we've been waiting for will again be on the market. But in general the purchasing problem boils down to **careful choosing** in the year ahead.

Family Spending

Until the summer of 1946, price controls and scarcities helped us keep a fairly firm grip on family spending. We couldn't get some items even though we had money for them. Others we could buy for ready cash. Many were still under price control or sold on a quota basis.

Prices of most home items increased quickly after removal of controls. Compared with the summer of 1946, food bills were almost one-fourth higher; clothing costs were up 14 percent; building materials increased 45 per-

cent; furniture and home furnishings had gained 11 percent; and household operating expenses were up 10 percent.

These increases demand a major share of our family incomes. If they were the only items to consider, however, careful planning might not be too difficult. But it's necessary to keep the farm as well as the family going, and the money comes out of the same pocketbook.

With farm machinery easier to get, investments of this type will compete with household durable goods, home improvements and other family needs for current income. The new automobile, when available, will take a sizeable chunk out of the farm funds.

Bank deposits for most folks are fairly high. Debts are low. But most families prefer to pay for durable goods from current income rather than to use up their savings.

Food

We need wise management of family food resources in the period just ahead. European countries will continue to need food. We'll continue to pay high prices for most purchased food; some prices may even go higher. Home-produced supplies of fruits and vegetables are low.

In July 1947 it took 45 percent (almost one-half) of a \$2,000 salary for a family of four to have the diet suggested by the low-cost food plan of the Bureau of Human Nutrition and Home Economics. A family of seven would have to spend at least three-fourths of a \$2,000 income to maintain such a diet.

In 1946, a little more than one-third of the nation's families had incomes under \$2,000. If they are buying adequate diets today, at even higher prices, they are either drawing on savings or cutting down on other family needs. Wise food management is therefore vitally important.

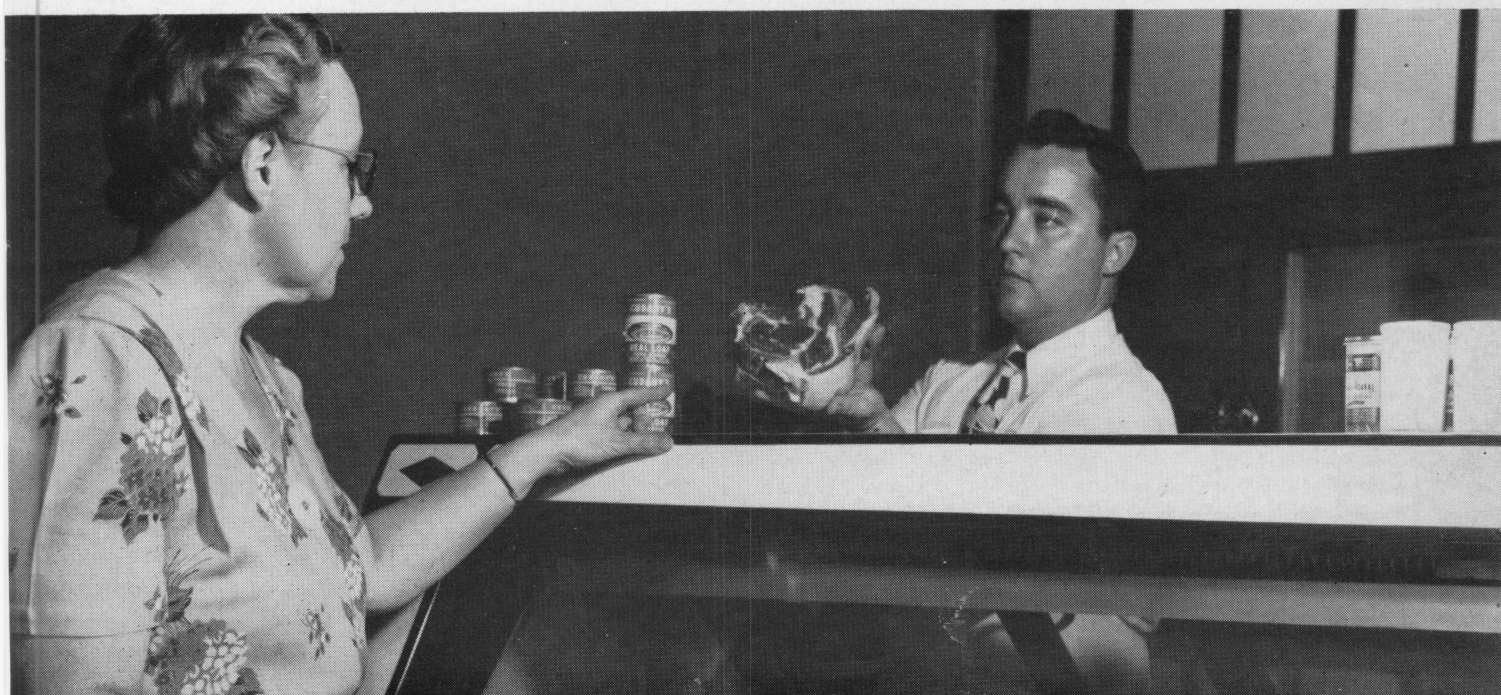
Some foods will be more plentiful—sugar, cheese, butter, bananas and dried fruit. But smaller supplies of lard, sweet potatoes, meat, chicken and some canned fruits are predicted. Otherwise food supplies will be similar to those in 1947.

In Iowa, 1947 was not a good fruit or garden year. Thus more families are using commercial supplies, paying slightly higher prices for some fresh fruits; about the same as last year for others.

Home Improvements

High building costs, coupled with shortages of both building supplies and skilled building la-

We'll continue to pay high prices for food we buy in '48.



bor, will continue to discourage many farm families from making extensive home improvements.

Supplies of building materials are much better than in 1946 but not much different from 1947 for certain products. Need for materials for urban housing, which is in a more desperate plight, will divert building supplies away from farm families wishing to make improvements.

The outlook is bright for gypsum products. But brick and clay products will be a problem for small housing projects if large-scale non-residential and rental housing take large amounts of these items.

Prices for building materials paid by farmers in September 1947 were up 45 percent over 1946. Lumber prices are now three times above prewar level, and other building materials now about two times prewar.

Some pieces of small electric equipment and most utensils are easy to find on the market. Not so with the larger pieces which require a good deal of steel, or those which use large amounts of fuel, either gas or electricity.

Supplies of gas and electricity have not increased enough to meet the operating needs of present equipment in many areas. Thus farm families are not always able to operate all heavy equipment at one time. Power suppliers are not promoting large sale of heavy fuel-using equipment.

This includes ranges, water heaters, large-type home freezers and refrigerators. Prices for such items will not come down until sales competition revives.

Any allocation of steel, or setting of priorities in line with a foreign-aid program, will probably make steel even less available for heavy equipment. However, clothes washers, heating pads, fans, toasters and such equipment are in greater supply.

Clothing

Clothing supplies are vastly improved over this time last year. But prices are taking an up-turn again. Since 1939, cloth-

ing prices have risen more than any other commodity you use for family living.

Women's clothing has increased in price more than men's when compared with 1939 prices. Further rises are expected in the next few months in wool and cotton piece goods, shoes, nylon hose and furs. Rises are due to higher material costs and wage rates.

Few shortages remain. Rayon lining and good quality cotton fabrics are still in short supply. But supplies of gloves, footwear, women's wear, men's coats, work clothes are big enough so that production of these items was cut back last spring. Production of men's suits, dress and utility shirts, underwear and nightwear is still increasing.

Retailers are purchasing clothing in smaller amounts, feeling confident they will be able to replenish their stocks. This indicates that the supply has about caught up with the demand.

Home Furnishings

The home furnishings outlook, in contrast with that for clothing, is still far from normal. Good supplies of some kinds of furniture and furnishings are offset by the complete absence of others. Prices for what has been available rose 10 percent in the year ending September 1947. Further increases appear to be ahead. Furnishings are still reaching retailers on the quota basis, since supply is far short of demand. High consumer incomes, the large number of new dwelling units to be furnished and the backlog for replacements maintain this high level of demand. Lumber shortages have handicapped furniture production.

Price rises in various lines are explained by high prices of materials, labor and freight rates. In the past year, price rises in various house furnishings have been: sheets, 14 percent; china, 10 percent; floor coverings and furnishings, each 9 percent; furniture and radio, each 6 percent; and blankets, 5 percent.

New tariff reductions will probably affect some house furnishings such as china and wool.

It's wait some more for the new car. Most cars will not be for the asking until 1950 or 1952.

Although the production rate climbed in the last year, production goals are still not being met. In the first 8 months of 1947, more than 2,365,000 cars were made. A little over 1,153,000 were turned out in the same period in 1946.

Prices will be even higher. Materials—steel—and also laboring costs boost the final price.

As for tires—the situation now is normal. Production last spring was at the rate of 100 million tires. Prewar figures stood at 64 million. More natural rubber is being used, although controls on use of rubber are still maintained. Synthetic rubber is being improved in quality.

Health, Medical Care

More doctors and dentists are needed in rural areas. During 1948 there will probably be increased emphasis on hospital planning and construction in all states. Iowa communities will have opportunity to realize the benefits of this program through legislation passed in 1947.

It will probably be 5 or 6 years, however, before the ratio of physicians to population will be adequate. Medical schools are now hard put to keep up with present replacements. Rural areas are apt to be the last to benefit.

The Farm Foundation, the American Medical Association and other professional groups plan extensive educational work in this field in 1948. They will cooperate with farm organizations, land grant colleges and other interested groups.

Education

A higher proportion of farm young people are enrolled in school than in prewar years. In each age group, however, a lower proportion of farm youth than urban youth are enrolled in school. A higher proportion of farm girls and boys are in school; while of the urban youth, the proportion of boys in schools is higher. As a group, farm boys still get less formal schooling.